

Information to identify the case:

Debtor 1 **John A Lasko Jr**
First Name Middle Name Last Name
Debtor 2 **Nichole T Lasko**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8079**
EIN ____-____-____
Social Security number or ITIN **xxx-xx-9328**
EIN ____-____-____

United States Bankruptcy Court **WESTERN DISTRICT OF
PENNSYLVANIA**

Date case filed for chapter **7 5/28/21**

Case number: **21-21291-JAD**

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John A Lasko Jr	Nichole T Lasko
2. All other names used in the last 8 years	aka Johnny Lasko	fka Nichole T. Miller, fka Nichole T. Bachism
3. Address	402 Bluff Street Belle Vernon, PA 15012	402 Bluff Street Belle Vernon, PA 15012
4. Debtor's attorney Name and address	Candice J. Raymond Law Office of Candice J Raymond PO Box 226 Mount Pleasant, PA 15666	Contact phone 724-613-1802 Email: craymondlaw@gmail.com
5. Bankruptcy trustee Name and address	Robert H. Slone, Trustee 223 South Maple Avenue Greensburg, PA 15601	Contact phone 724-834-2990 Email: robertslone223@gmail.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 6/7/21
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 12, 2021 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8.	Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 9/10/21 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 8/6/21 Deadline for governmental units to file a proof of claim: Filing deadline: 11/24/21 <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
John A Lasko, Jr
Nichole T Lasko
Debtors

Case No. 21-21291-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 07, 2021

User: bsil
Form ID: 309B

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ John A Lasko, Jr, Nichole T Lasko, 402 Bluff Street, Belle Vernon, PA 15012-1208
tr	+ Robert H. Slone, Trustee, 223 South Maple Avenue, Greensburg, PA 15601-3232
15380905	Capital One Auto Finance, P.O.Box 1928, Tempe, AZ 85280-1928
15380912	+ KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15380914	Monongahela Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
15380916	+ Penn Credit Corporation, 2800 Commerce Dr, Harrisburg, PA 17110-9307
15380918	+ PennyMac Loan Services LLC, 6101 Condor Drive, Moorpark, CA 93021-2602
15380917	+ Pennymac Loan Services, 6101 Condor Dr Ste 200, Moorpark, CA 93021-2602
15380920	Professional Account Management LLC, PO Box 1153, Milwaukee, WI 53201-1153
15380922	+ Synergetic Communication Inc., 5450 N.W. Central #220, Houston, TX 77092-2061
15380925	+ Western PA Behavioral Health Resources, 111 Roberts Road, Suite 150, Grindstone, PA 15442-2104

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: craymondlaw@gmail.com	Jun 08 2021 01:37:00	Candice J. Raymond, Law Office of Candice J Raymond, PO Box 226, Mount Pleasant, PA 15666
smg	EDI: PENNDEPTREV	Jun 08 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 08 2021 01:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 08 2021 03:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 08 2021 01:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Jun 08 2021 01:38:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Jun 08 2021 03:13:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15380904	+ EDI: GMACFS.COM	Jun 08 2021 03:13:00	Ally Financial, 200 Renaissance Ctr # B0, Detroit, MI 48243-1300
15380906	+ EDI: CAPITALONE.COM	Jun 08 2021 03:13:00	Capital One Bank USA, PO Box 31293, Salt Lake City, UT 84131-0293

District/off: 0315-2

User: bsil

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15380907	+ EDI: CHRM.COM	Jun 08 2021 03:13:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
15380908	EDI: WFNNB.COM	Jun 08 2021 03:13:00	Comenity Capital Bank, PO Box 183003, Columbus, OH 43218-3003
15380909	+ EDI: NAVIENTFKASMDOE.COM	Jun 08 2021 03:13:00	Dept Of Ed/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
15382006	EDI: DIRECTV.COM	Jun 08 2021 03:13:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15380910	Email/Text: reports@halstedfinancial.com	Jun 08 2021 01:37:00	Halsted Financial, PO Box 828, Skokie, IL 60076
15380911	+ EDI: IIC9.COM	Jun 08 2021 03:13:00	I.C. System, Inc, PO Box 64378, Saint Paul, MN 55164-0378
15380913	+ EDI: MID8.COM	Jun 08 2021 03:13:00	Midland Funding, 350 Camino De La Reina, San Diego, CA 92108-3007
15380915	+ Email/Text: bankruptcynotices@psecu.com	Jun 08 2021 01:38:00	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
15380919	EDI: PRA.COM	Jun 08 2021 03:13:00	Portfolio Recovery Associates, 150 Corporate Blvd, Norfolk, VA 23502
15380921	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 08 2021 00:36:20	Resurgent Capital Services, P.O. Box 10497, Greenville, SC 29603-0497
15380923	+ EDI: USAA.COM	Jun 08 2021 03:13:00	USAA Savings Bank, 10750 Mcdermott Frwy, San Antonio, TX 78288-1600
15380924	EDI: USAA.COM	Jun 08 2021 03:13:00	USAA Savings Bank, PO Box 47504, San Antonio, TX 78265

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2021 at the address(es) listed below:

Name	Email Address
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Candice J. Raymond

on behalf of Debtor John A Lasko Jr craymondlaw@gmail.com, craymond.beacon@gmail.com

Candice J. Raymond

on behalf of Joint Debtor Nichole T Lasko craymondlaw@gmail.com craymond.beacon@gmail.com

District/off: 0315-2

User: bsil

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert H. Slone, Trustee

robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfbis.com

TOTAL: 4